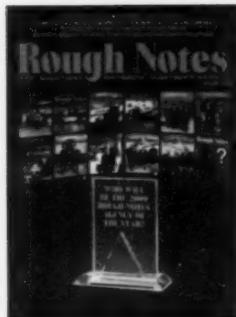
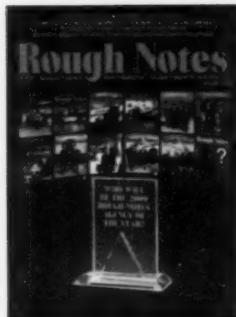


ANNUAL INDEX OF ARTICLES 2010



ARTICLE TITLE	AUTHOR	MONTH	PAGE
ALTERNATIVE MARKETS			
Captive Insurance Companies Association (CICA) Special Section	Michael J. Moody, MBA, ARM	February	64
The "benefits" of captive ownership			
A group captive can help small and mid-sized employers achieve affordable health coverage	Michael J. Moody, MBA, ARM	March	82
Captive investment strategies	Michael J. Moody, MBA, ARM	March	110
Reserves from employee benefit coverages could have a significant impact			
Captives and the soft market	Michael J. Moody, MBA, ARM	April	64
Lack of capital hurts new formations			
Collateral issues for captives	Michael J. Moody, MBA, ARM	May	26
Insurance trusts may offer a viable and cost-effective alternative to LOCs			
Vermont Captive Insurance Association Special Section	Michael J. Moody, MBA, ARM	July	58
Convergence: Still in the cards	Michael J. Moody, MBA, ARM	August	112
CAT bonds gain momentum as product is refined and catastrophe losses rise			
Partnering for alternative options	Michael J. Moody, MBA, ARM	September	60
Avizent provides rent-a-captive option for agents & program administrators			
Why own when you can rent?	Peter Mullen, ACII, ARM	October	84
Before forming a captive, try renting a segregated cell			
Unique approach for captive advantages	Michael J. Moody, MBA, ARM	October	104
General Agency Services offers ART solutions for niche programs			
BENEFITS & FINANCIAL SERVICES			
Benefits are key to corporate risk management			
J. Smith Lanier offers sophisticated solutions that go beyond insurance	Len Strazewski	January	38
Benefits Business—Cost control—A mixed bag	Len Strazewski	January	44
Benefits Products & Services—Protecting against the cruelest cut: Loss of income	Thomas A. McCoy, CLU	January	92
Big benefits for smaller employers			
"Simply Unum" helps brokers deliver solutions on an integrated platform	Elisabeth Boone, CPCU	February	32
Benefits Products & Services—Pru's survey results support brokers' role	Thomas A. McCoy, CLU	February	38
Service platform helps boost benefits to 40% of revenues			
Wide range of services solidifies client relationships	Len Strazewski	February	56
Benefits Business—Are we there yet?	Len Strazewski	February	62
Beyond cross-selling			
Expanding product line and acquisition of benefits broker spur growth	Len Strazewski	March	38
Benefits Business—Wellness programs yield more than cost savings	Len Strazewski	March	44
Benefits Products & Services—Long term care in focus	Phil Zinkiewicz	March	98
Benefits Products & Services—A timely benefit	Thomas A. McCoy, CLU	April	28
Becoming your own best client			
Commitment to sophisticated benefits services begins in-house	Len Strazewski	April	54
Benefits Business—Reshaped retirement plans	Len Strazewski	April	60
Health possibilities and pitfalls			
Selling life and health is a natural progression for P-C agents, but not without challenges	Phil Zinkiewicz	April	118
Meeting the targets			
Broad benefits menu drives growth & profitability gains	Len Strazewski	May	34
Benefits Business—Government-run LTC program hits in 2011	Len Strazewski	May	40

ANNUAL INDEX OF ARTICLES 2010



ARTICLE TITLE	AUTHOR	MONTH	PAGE
ALTERNATIVE MARKETS			
Captive Insurance Companies Association (CICA) Special Section	Michael J. Moody, MBA, ARM	February	64
The "benefits" of captive ownership			
A group captive can help small and mid-sized employers achieve affordable health coverage	Michael J. Moody, MBA, ARM	March	82
Captive investment strategies	Michael J. Moody, MBA, ARM	March	110
Reserves from employee benefit coverages could have a significant impact			
Captives and the soft market	Michael J. Moody, MBA, ARM	April	64
Lack of capital hurts new formations			
Collateral issues for captives	Michael J. Moody, MBA, ARM	May	26
Insurance trusts may offer a viable and cost-effective alternative to LOCs			
Vermont Captive Insurance Association Special Section	Michael J. Moody, MBA, ARM	July	58
Convergence: Still in the cards	Michael J. Moody, MBA, ARM	August	112
CAT bonds gain momentum as product is refined and catastrophe losses rise			
Partnering for alternative options	Michael J. Moody, MBA, ARM	September	60
Avizent provides rent-a-captive option for agents & program administrators			
Why own when you can rent?	Peter Mullen, ACII, ARM	October	84
Before forming a captive, try renting a segregated cell			
Unique approach for captive advantages	Michael J. Moody, MBA, ARM	October	104
General Agency Services offers ART solutions for niche programs			
BENEFITS & FINANCIAL SERVICES			
Benefits are key to corporate risk management			
J. Smith Lanier offers sophisticated solutions that go beyond insurance	Len Strazewski	January	38
Benefits Business—Cost control—A mixed bag	Len Strazewski	January	44
Benefits Products & Services—Protecting against the cruelest cut: Loss of income	Thomas A. McCoy, CLU	January	92
Big benefits for smaller employers			
"Simply Unum" helps brokers deliver solutions on an integrated platform	Elisabeth Boone, CPCU	February	32
Benefits Products & Services—Pru's survey results support brokers' role	Thomas A. McCoy, CLU	February	38
Service platform helps boost benefits to 40% of revenues			
Wide range of services solidifies client relationships	Len Strazewski	February	56
Benefits Business—Are we there yet?	Len Strazewski	February	62
Beyond cross-selling			
Expanding product line and acquisition of benefits broker spur growth	Len Strazewski	March	38
Benefits Business—Wellness programs yield more than cost savings	Len Strazewski	March	44
Benefits Products & Services—Long term care in focus	Phil Zinkiewicz	March	98
Benefits Products & Services—A timely benefit	Thomas A. McCoy, CLU	April	28
Becoming your own best client			
Commitment to sophisticated benefits services begins in-house	Len Strazewski	April	54
Benefits Business—Reshaped retirement plans	Len Strazewski	April	60
Health possibilities and pitfalls			
Selling life and health is a natural progression for P-C agents, but not without challenges	Phil Zinkiewicz	April	118
Meeting the targets			
Broad benefits menu drives growth & profitability gains	Len Strazewski	May	34
Benefits Business—Government-run LTC program hits in 2011	Len Strazewski	May	40

ARTICLE TITLE	AUTHOR	MONTH	PAGE
Benefits Products & Services—Tales from the small business disability market	Thomas A. McCoy, CLU	May	100
Poised for growth			
<i>R.I. agency moves forward with expanded product line-up</i>	Len Strazewski	June	56
The new face of long term care			
<i>As more employers grasp workers' concerns about LTC, John Hancock shows agents how to tap into this lucrative benefit opportunity</i>	Elisabeth Boone, CPCU	June	84
Benefits Products & Services—After the recession	Thomas A. McCoy, CLU	June	102
Integrative approach			
<i>Lacher & Associates' employee benefits strategy to complement clients' plans is paying off</i>	Len Strazewski	July	46
Benefit Business—Health care reform			
From long hair to long term care	Len Strazewski	July	52
<i>Boomers embrace retirement but avoid planning for LTC</i>	Phil Zinkiewicz	July	54
Benefits Products & Services—AUL's voluntary business propels growth	Thomas A. McCoy, CLU	July	102
Voluntary benefits: New choices for employees, big savings for employers			
<i>As group health costs soar, voluntary products are an appealing option</i>	Len Strazewski	August	34
Disability's role in the product mix			
<i>Difficult economy helps buyers visualize need for income protection</i>	Dave Willis	August	40
More than just insurance			
<i>An array of value-added services rounds out benefits business for Knauff Insurance</i>	Len Strazewski	August	58
Benefits Business—Are your employees "there"?	Len Strazewski	August	62
Benefits Products & Services—Retirement preparedness—can we right the ship?	Thomas A. McCoy, CLU	August	116
Benefits Growth Strategies—Is the benefits glass half-full or half-empty?	Kevin Trokey	September	16
Two-pronged approach			
<i>From its inception, MHBT has offered P-C as well as benefits to its clients</i>	Len Strazewski	September	38
Benefits Business—Small businesses—big business	Len Strazewski	September	44
TMPPA-sponsored Special Section			
The "sunny" side of benefits			
<i>Sun Life Financial partners with agents to deliver benefits choices at the workplace</i>	Elisabeth Boone, CPCU	September	188
Benefits Products & Services—A passion for wellness	Thomas A. McCoy, CLU	September	198
Building benefits towards 50% of revenues			
<i>Strong consulting focus is timely as health care reform looms</i>	Len Strazewski	October	74
Benefits Products & Services—Heading south for dental work	Thomas A. McCoy, CLU	October	80
A regional broker's team approach to client guidance			
<i>Strength in HR services helps prepare clients for health care reform</i>	Len Strazewski	November	36
Benefits Business—New options for retirement accounts	Len Strazewski	November	42
Benefits Products & Services—Finding a place for long term care	Thomas A. McCoy, CLU	November	66
Benefits Growth Strategies—Taking control	Kevin Trokey	December	48
Moving beyond sales			
<i>Value-added services is the key to growing Moreton's benefits business</i>	Len Strazewski	December	58
Benefits Business—Health watch	Len Strazewski	December	62
Benefits Products & Services—One product shy of a secure retirement?	Thomas A. McCoy, CLU	December	98
COMMERCIAL LINES			
Differentiate yourself with technical capabilities			
<i>Davis-Bacon Act opportunities for contractor clients</i>	Frank Pennachio	February	16
Risk Management—Worthless pieces of paper	Donald S. Malecki, CPCU	February	26
Commercial umbrella liability: Vital backup for excess losses			
<i>Today's soft market shows little sign of tightening</i>	Phil Zinkiewicz	February	94
Gaining market share			
<i>Study says state workers comp funds perform well, are preferred over private insurers</i>	Phil Zinkiewicz	March	16
Risk Management—Battling the perils of the classification limitation	Donald S. Malecki, CPCU	March	64
Risk Managers' Forum—When clients go global	Jaye E. Kasper	March	100
Risk Management—Weighing every word	Donald S. Malecki, CPCU	April	40
Risk Management—Manufacturer or vendor: Who covers whom?	Donald S. Malecki, CPCU	May	42
After Katrina: The Chinese drywall debacle			
<i>Insurers invoke pollution exclusion</i>	Phil Zinkiewicz	May	76
Beyond Insurance—Interaction of the ADA and workers compensation			
Risk Management—Uncertain territory	Christopher Brown, Donald Brown and Alycia Weigley, CPCU, PHR, MBA	May	82
NCCI sees a "precarious" market for workers comp	Donald S. Malecki, CPCU	June	110
<i>Combined ratio soars to 110 in 2009; written premiums fall 23% in two years</i>	Dennis H. Pillsbury	July	76
Risk Management—Strangers in a strange land	Donald S. Malecki, CPCU	July	82
Risk Management—POL or D&O	Donald S. Malecki, CPCU	August	102
Protecting history			
<i>Insuring historic structures requires careful attention to unique features</i>	Joseph J. Hunter-Lattak, CPCU, AIM, AMIM	September	12



ARTICLE TITLE	AUTHOR	MONTH	PAGE
Risk Management—Darned if you do, darned if you don't	Donald S. Malecki, CPCU	October	16
Risk Management—Construction defects coverage	Donald S. Malecki, CPCU	November	54
Agents E&O Loss Prevention—Security guards and alarm installers	Curtis M. Pearsall, CPCU, AIAF, ARM, CPIA	November	74
Risk Management—Dealing with additional insured & certificate requests	Donald S. Malecki, CPCU	December	38
CRITICAL ISSUE REPORT			
Brokers' compensation <i>The contingent commission question</i>	Phil Zinkewicz	March	106
Déjà vu all over again? <i>New York insurance department considers reviving ill-fated 1980s New York Insurance Exchange</i>	Phil Zinkewicz	July	68
GENERAL ARTICLES			
Insurers explore offshoring of services <i>Study raises issue: How wide a range of services might be offshored?</i>	Phil Zinkewicz	January	14
21st Annual Rough Notes Marketing Agency of the Year candidates	Phil Zinkewicz	January	18
Public Policy Analysis & Opinion—Back from the abyss	Kevin P. Hennosy	January	48
Michigan young agents take top honor <i>Big "I" names Outstanding Young Agents Committee</i>	Phil Zinkewicz	January	56
Better off dead <i>Latest securitization scheme raises some eyebrows</i>	Michael J. Moody, MBA, ARM	January	76
Hard market, soft market—What does the future hold? <i>Definitive predictions for 2010 are hard to come by</i>	Phil Zinkewicz	January	86
Public Policy Analysis & Opinion—Debating the big financial fix	Kevin P. Hennosy	February	12
Congratulations to MJ Insurance—2009 Marketing Agency of the Year	Phil Zinkewicz	February	30
Piracy/kidnap/ransom threat grows <i>What seemed to be outdated crimes are increasing in numbers</i>	Phil Zinkewicz	February	42
Young Agents—Big corporate ideas work in small agency <i>Former NASA engineer applies principles learned early in career to family agency operations</i>	Elaine Tolen	February	70
Public Policy Analysis & Opinion—The war on business as usual	Kevin P. Hennosy	March	12
Planning for a pandemic <i>Agents can play a key role</i>	Phil Zinkewicz	March	48
Waking up to a new risk reality <i>Report delineates interconnectivity of global risks</i>	Michael J. Moody, MBA, ARM	April	48
It could happen here! <i>The possibility of an earthquake looms large while coverage lags</i>	Phil Zinkewicz	April	68
Risk Managers' Forum—The sky is falling	Sandra L. Medendorp	April	72
Public Policy Analysis & Opinion—Bear flag republic versus the Islamic republic of Iran	Kevin P. Hennosy	April	82
Creating safer coastlines <i>Travelers Institute takes the lead, hosts industry expert panel to address the coastal insurance crisis</i>	Becky Risher	April	92
RIMS 60th annual conference preview <i>Agency compensation will dominate the organization's lobbying efforts</i>	Michael J. Moody, MBA, ARM	April	116
It seems to me I've heard that song before <i>Michigan initiative recalls California's Prop. 103 controversy</i>	Phil Zinkewicz	May	16
MJ Insurance is Agency of the Year <i>A focus on the long term keeps this agency vibrant and successful</i>	Dennis H. Pillsbury	May	46
Rough Notes Company presents 11th annual Community Service Award <i>Recipient Craig Moon is working to improve the quality of life for autistic adults</i>	Bob Bloss	May	54
Public Policy Analysis & Opinion—The gray lady of insurance regulation flirts with disaster again	Kevin P. Hennosy	May	86
Public Policy Analysis & Opinion—Collateral damage	Kevin P. Hennosy	June	70
Surveys assess agent satisfaction with insurers <i>Customers' loyalty to agents elevates significance of results</i>	Phil Zinkewicz	June	76

ARTICLE TITLE	AUTHOR	MONTH	PAGE
E&O market defies predictions <i>Oh where, oh where has the hard market gone?</i>	Phil Zinkiewicz	June	92
An element of protection <i>Seth Zaremba of Zinc Insurance named PIA National's Young Insurance Professional of the Year</i>	Elaine Tolen	June	98
Agents E&O Loss Prevention—Certificates of insurance	Curtis M. Pearsall, CPCU, AIAF, ARM, CPIA	July	24
Young Agent Forum—Big "I" Young Agents Institute set for September	Andy Beauchamp	July	62
Public Policy Analysis & Opinion—Remain calm: All is well	Kevin P. Hennosy	July	54
Teaching to an evolving market <i>The American College introduces programs focusing on women, retirees, special needs families, and diversity</i>	Elisabeth Boone, CPCU	July	86
Risk Managers' Forum—What feeds an organization's risk appetite?	Robert Higgins, CIC, CRM, CPCU, ARM, ARM-P, FRM, CRIS	August	16
Public Policy Analysis & Opinion—Federal intrusion?	Kevin P. Hennosy	August	26
State of the P-C market <i>How are insurers doing it? Smoke and mirrors?</i>	Michael J. Moody, MBA, ARM	August	30
Distracted driving: A national disgrace <i>Technology offers hope in limiting use of phones while behind the wheel</i>	Michael J. Moody, MBA, ARM	August	48
Burned to the ground—Part 1 <i>An agent's story of a client's recovery</i>	Jeff Pray, CPCU, RPLU, AFSB, CIC	August	76
Coming back <i>In seconds, life as he knew it ended for agent and outdoorsman Jack McMahan. How did he pick up the pieces and build something new?</i>	Elisabeth Boone, CPCU	August	86
Carving out clarity <i>ARM celebrates 40 years of helping agents boost their business</i>	Lori Widmer	August	114
Public Policy Analysis & Opinion—The flood program	Kevin P. Hennosy	September	34
Burned to the ground—Part 2 <i>An agent's story of a client's recovery</i>	Jeff Pray, CPCU, RPLU, AFSB, CIC	September	202
The Rough Notes Company Community Service Award for independent agents <i>Recognizing an independent agent for extraordinary philanthropic service</i>	Robert N. Kretzmer, CIC	October	46
Public Policy Analysis & Opinion—Health care reform repercussions hit agents	Kevin P. Hennosy	October	100
Professional and personal excellence <i>National Alliance CSR of the Year Kelly Whitener is her agency's "go-to" person</i>	Elaine Tolen	November	60
Perpetuating the industry <i>InVEST helps move insurance to the top of the careers list</i>	Dennis H. Pillsbury	November	70
National flood insurance: Updated agent primer <i>Program gets one-year extension to September 30, 2011</i>	Lori Widmer	November	88
Public Policy Analysis & Opinion—Wake up and smell the tea	Kevin P. Hennosy	November	98
A learning experience <i>The National Alliance offers advanced risk management courses</i>	Michael J. Moody, MBA, ARM	November	102
Public Policy Analysis & Opinion—NAIC round-up	Kevin P. Hennosy	December	12
Astonish Results e-Marketing Agency of the Year candidates		December	28
Making CPCU Society responsive to change <i>New CPCU president stresses adaptability to a volatile market</i>	Bruce D. Hicks, CPCU, CLU	December	56
MANAGEMENT			
People Management—Easing the hurt	Sean Neumayer	January	12
Winning Strategies—Are you an employee or an entrepreneur?	Roger Sitkins	January	34
Agency Financial Management—Exploring the sale of your wholesaler	Allen M. Go, CFA	January	46
Customer Service Focus—The CSR's role in virtual business marketing	Lori Loomis, CISR, ACSR	January	68
Beyond Insurance—Building a strong work ethic	Scott Addis	January	88
Winning Strategies—Why the fish-and buyers-aren't biting	Larry G. Linne	February	44
Management by Coaching—Rallying the troops	Kimberly Paterson, CEC	February	76
Building Equity Value—Buy-sell agreements	Chris Darst	February	84
Beyond Insurance—Transforming your sales culture	Gary Abram	February	90
Going lean <i>Diversified Insurance "strips the fat" from workflows</i>	Elisabeth Boone, CPCU	February	102
Lessons in Leadership—2020: What will the agency system look like 10 years from now?	Robert L. Bailey	March	26
Winning Strategies—The sales manager's options	Roger Sitkins	March	34
Producer Self-Management—Great expectations	John Edward Love, CPCU	March	92
People Management—Help workers adjust to their new reality	Sean Neumayer	April	12
Winning Strategies—Playing your position as a CEO	Larry G. Linne	April	14
Outsourcing for success <i>Professional sales management can provide a competitive advantage</i>	Michael J. Moody, MBA, ARM	April	24
Customer Service Focus—Excellence is worth the effort	Debra Stevens, CIC, CISR, AU, AIS, AAM, CPIW	April	90
Building Equity Value—Agency value: past, present & future	Craig Niess	April	104
Winning Strategies—Stop pretending!	Roger Sitkins	May	12
Customer Service Focus—Simple things matter the most	Pam Golden, CIC	May	92



ARTICLE TITLE	AUTHOR	MONTH	PAGE
People Management—Recession 101: Lessons learned	Sean Neumayer	June	12
Customer Service Focus—Facing the Facebook	Barbara Zurawski, CISR	June	14
Winning Strategies—It's time to kick our "buts"	Larry G. Linne	June	26
Producer Self-Management—Great expectations	John Edward Love, CPCU	June	34
Management by Coaching—What's holding you back?	Kimberly Paterson, CEC	June	62
Agency Financial Management—The case for selling now	Mathew K. Klossner	June	94
Winning Strategies—Results first, not last	Roger Sitkins	July	14
Customer Service Focus—Listen up! It's your professional duty	Ruth E. Phillips, CIC, CISR, AAI, ACSR, AIS, API, CPSR, CPIW, DAE	July	30
Strengthening the Front Line—Social networking on the job: Handle with care!	Emily Huling, CIC, CMC	July	44
Lessons in Leadership—The electronic Yellow Pages	Robert L. Bailey	July	92
Beyond Insurance—The addiction that is crippling our industry...the insurance bid	Scott Addis, CPCU	July	100
Winning Strategies—Managing your brand	Larry G. Linne	August	44
Customer Service Focus—How to avoid E&O claims	Linda M. Faulkner, CIC	August	52
Management by Coaching—Resetting your power button	Kimberly Paterson, CEC	August	56
Beyond Insurance—The Certified Risk Architect	Scott Addis, CPCU	August	58
Producer Self-Management—Practice, practice, practice	John Edward Love, CPCU	September	26
Winning Strategies—Four keys to future success	Roger Sitkins	September	48
Customer Service Focus—Get to know your customers	Bridget A. Simpson, CIC, CISR	September	216
Beyond Insurance—Relationships...Your benchmark to a meaningful career	Scott Addis, CPCU	September	218
Winning Strategies—What your clients won't tell you	Larry G. Linne	October	26
Management by Coaching—The power of reputation	Kimberly Paterson, CEC	October	34
Customer Service Focus—Communication is the key to good customer service	Maria Ann Dressman, CIC	October	44
Social suicide			
<i>Employers, including agency executives, increasingly monitor job candidates online</i>	Joe Dysart	October	50
Beating the back-office blues			
<i>Outsourcing helps agencies manage workflows and free employees to learn and grow</i>	Elisabeth Boone, CPCU	October	66
Strengthening the Front Line—Let's talk!	Emily Huling, CIC, CMC	October	70
Lessons in Leadership—Don't forget to ask	Robert L. Bailey	October	130
Winning Strategies—Warning signs: How to expect the unexpected	Roger Sitkins	November	14
Agency Financial Management—The agency price in your future	Lorna L. Gunnersen, CPA, CVA, CPCU, CIC, CRM	November	24
Managing change			
<i>Recognizing employee types can help improve implementation</i>	Don Phin	November	110
Building Equity Value—Emphasizing new business growth	Patrick T. Linnert	December	16
Winning Strategies—Are you prepared to perpetuate?	Larry G. Linne	December	24
Customer Service Focus—Getting the buy-in	Rhonda Smith, CISR	December	72
Beyond Insurance—Corporate culture: Lessons learned from feathered friends	Scott Addis, CPCU	December	84
Management By Coaching—I'm leading—why aren't they following? Part 1	Kimberly Paterson, CEC	December	100
MARKETING			
Environmental insurance: Emerging risks, new coverages	Phil Zinkiewicz	January	60
<i>Exposures move beyond industries with obvious environmental risks</i>	Tim Sawyer	January	82
Internet Marketing—The greatest growth opportunity since the telephone	Michael J. Moody, MBA, ARM	February	52
Enterprise Risk Management—A recurring theme	Adam DeGraide	February	98
Internet Marketing—The last thing agencies need	Elisabeth Boone, CPCU	February	108
Protecting professionals			
<i>New exposures for lawyers, agents, and cyber risks demand bold solutions</i>	Dennis H. Pillsbury	March	30
Covering Main Street			
<i>New BOP classes add to carrier's small commercial depth</i>	Phil Zinkiewicz	March	68
Must-have coverage			
<i>PersonalUmbrella.com's system helps agents save time and money</i>	Tim Sawyer	March	78
Internet Marketing—Monetizing social media			

ARTICLE TITLE	AUTHOR	MONTH	PAGE
Enterprise Risk Management—ERM & ISO 31000 Lights, camera, action! <i>New England agency sponsors contest for budding video producers</i>	Michael J. Moody, MBA, ARM	March	80
Internet Marketing—Eat your “failure flakes”	Phil Zinkewicz	April	44
Enterprise Risk Management—The drum beat quickens	Adam DeGraide	April	50
Enterprise Risk Management—The value proposition	Michael J. Moody, MBA, ARM	April	114
Internet Marketing—Discover hidden treasure	Michael J. Moody, MBA, ARM	May	52
Protection for client's personal information	Tim Sawyer	May	60
OneBeacon offers products and risk management services to help insureds protect data and private information	Phil Zinkewicz	May	70
Building on success <i>Aon founder Patrick Ryan launches specialty unit with a “dream team” of top industry talent</i>	Elisabeth Boone, CPCU	May	94
Enterprise Risk Management—Main Street ERM	Michael J. Moody, MBA, ARM	June	48
Finding profit in nonprofits <i>Funding cutbacks accentuate the need for closer ties to clients</i>	Dave Willis	June	52
Internet Marketing—Learning from Apple	Adam DeGraide	June	106
Design professionals see new options in the soft market <i>Now can be a great time for agents to help architects and engineers shop their coverage</i>	Phil Zinkewicz	July	38
Health insurers look to foreign markets <i>Industry seeks greater profit margins</i>	Phil Zinkewicz	July	98
Enterprise Risk Management—Hindsight is 20/20	Michael J. Moody, MBA, ARM	July	104
Agency partners: By the numbers <i>Actuarial services are important to agencies with self-insured clients</i>	Michael J. Moody, MBA, ARM	July	108
The ABCs of D&O <i>The recent plethora of insolvencies makes proper D&O coverage critical</i>	Dennis H. Pillsbury	August	12
Enterprise Risk Management—The black swan	Michael J. Moody, MBA, ARM	August	54
Internet Marketing—Surrounded by opportunities	Tim Sawyer	August	64
Battling for the middle market <i>Large brokers want a piece of the action</i>	Michael J. Moody, MBA, ARM	September	30
Leveraging technology into the sales process <i>Information overload can result in confused and disinterested prospects</i>	Frank Pennachio	September	50
Internet Marketing—Avoiding obsolescence	Tim Sawyer	September	196
The four-step program <i>Finding and matching market opportunities with carrier appetites</i>	Jim Hearn	September	212
Enterprise Risk Management—Operational effectiveness	Michael J. Moody, MBA, ARM	September	220
Agency partners: Web-based marketing keeps pipeline full <i>StartUpSelling helps agents reach prospects with Webinars</i>	Michael J. Moody, MBA, ARM	October	12
Home is where the care is <i>As more health and social services are delivered in home settings, GuideOne launches a product for Medicare-certified home health agencies</i>	Elisabeth Boone, CPCU	October	38
Enterprise Risk Management—Beyond compliance	Michael J. Moody, MBA, ARM	October	54
Internet Marketing—Recipe for success	John Boudreau	October	110
Safety National expands offerings in soft market <i>Insurer sees its future growth coming from local brokers and agents</i>	Michael J. Moody, MBA, ARM	November	28
Producer Self-Management—Agency Web site design	John Edward Love, CPCU	November	32
Enterprise Risk Management—Dominating the conversation	Michael J. Moody, MBA, ARM	November	52
Internet Marketing—Blame yourself and do something	Topher Grant and Adam DeGraide	November	106
Agency E&O protection <i>Virtual Risk Consultant online tool helps Big “I” members identify exposures and “get it in writing”</i>	Dennis H. Pillsbury	December	36
Enterprise Risk Management—Raising the stakes	Michael J. Moody, MBA, ARM	December	68
Internet Marketing—The “ROI” of social networking	Adam DeGraide and Tim Sawyer	December	82
MARKETING AGENCY OF THE MONTH			
A little help from his friends <i>Friends help Paul Murphy Insurance maintain its “edge”</i>	Dennis H. Pillsbury	February	18
Doing it their way <i>Wright & Percy succeeds in its own inimitable way</i>	Dennis H. Pillsbury	March	18
Now the fun begins <i>A post-Renaissance euphoria has this Denver agency offering the Power of V</i>	Dennis H. Pillsbury	April	18
When opportunity knocks, be ready to answer <i>A culture of continuous improvement keeps UNICO ready to respond to any needs</i>	Dennis H. Pillsbury	May	18
A culture of caring <i>Its people are Daly Merritt's greatest strength</i>	Dennis H. Pillsbury	June	18
Developing, nurturing and retaining relationships <i>Texas agency uses multifarious techniques to reach its common goal</i>	Dennis H. Pillsbury	July	18
A true partnership with clients <i>This Pennsylvania agency focuses on developing clients with a risk management attitude</i>	Dennis H. Pillsbury	August	18

ARTICLE TITLE	AUTHOR	MONTH	PAGE
Herding cats <i>SouthGroup Insurance Services results from a merger of 12 agencies</i>	Dennis H. Pillsbury	September	18
History, community and...oh yeah...that Internet thing <i>Main agency combines tradition with new marketing paradigms</i>	Dennis H. Pillsbury	October	18
Associating with associations <i>It always comes down to relationships at Logan Lavelle Hunt</i>	Dennis H. Pillsbury	November	18
Bringing passion to insurance <i>Swimmer personnel are ardent advocates for clients</i>	Dennis H. Pillsbury	December	18
ORGANIZATION PROFILES			
Rx for the licensing headache <i>The experts at Supportive Insurance Services love what they do</i>	Elisabeth Boone, CPCU	April	96
Boutique wholesaler seeks creative solutions <i>McAuley Woods partners with MGAs and retail agents</i>	Phil Zinkewicz	June	104
A good decision <i>FCCI's entry into other lines of business proves propitious</i>	Dennis H. Pillsbury	June	108
Keeping it simple <i>Liberty Mutual offers agents single-point access to distribution and service for commercial accounts</i>	Elisabeth Boone, CPCU	October	124
The meaning of life <i>IMMS delivers a turnkey life insurance solution for P-C agents</i>	Elisabeth Boone, CPCU	November	78
Financing agency growth <i>Oak Street Funding's new owners provide additional capital</i>	Dennis H. Pillsbury	December	88
PERSONAL LINES			
Agents E&O Loss Prevention—Boating/personal watercraft risks	Curtis M. Pearsall, CPCU, AIAF, ARM, CPIA	March	54
Agents E&O Loss Prevention—Personal lines: E&O friend or foe?	Curtis M. Pearsall, CPCU, AIAF, ARM, CPIA	September	194
Making it personal (lines that is) <i>Technology and local presence give independent agents a leg up on direct writers</i>	Dennis H. Pillsbury	October	30
REBUILDING COST CHART			
Spring		March	95
Summer		June	82
Fall		September	187
SPECIALTY LINES			
Trucking markets see beyond problems to opportunities <i>Pursuit of specialty truckers, providing extra services pays off for retailers</i>	Dave Willis	January	62
Weathering the slowdown <i>Construction insurance pros eager for building rebound</i>	Dave Willis	February	80
It's a mixed bag in the surety bond industry <i>Hard and soft markets co-exist</i>	Phil Zinkewicz	February	88
Leading the way in medical professional liability <i>ProMutual brings focus and flexibility to a challenging market</i>	Elisabeth Boone, CPCU	February	112
Building nautical knowledge <i>Tapping into boat insurers' expertise creates long-term opportunities</i>	Dave Willis	March	74
The new face of medical professional liability <i>CM&P delivers solutions for non-physician providers</i>	Elisabeth Boone, CPCU	March	86
EPL for small accounts <i>Changing landscape increases need for EPL insurance</i>	Phil Zinkewicz	March	104
Vacant buildings <i>Difficult economy creates growing need for coverage</i>	Phil Zinkewicz	April	30
Whatever floats your boat <i>The pros at Western Marine help retailers build profits in recreational marine</i>	Elisabeth Boone, CPCU	April	76
Reaching for the prize <i>Promotion-minded agents can help clients jump-start their business</i>	Dave Willis	April	86
Agents E&O Prevention—Insuring nursing homes	Curtis M. Pearsall, CPCU, AIAF, CPIA	May	30
Social services <i>Agencies stretched thin welcome insurance expertise, focus</i>	Dave Willis	May	56
The bigger they are <i>An adjuster's look at heavy truck losses</i>	Dave Willis	May	62
AAMGA responds to market changes <i>Association's initiatives focus on education and membership</i>	Phil Zinkewicz	May	74
It's the economy... <i>As the economy goes, so goes the trucking industry</i>	Phil Zinkewicz	May	78
Social services—recession-proof? <i>With more than \$2 billion in premium and a positive growth forecast, social services can be an attractive niche for agents</i>		May	106
Turning green into gold <i>Program manager Mainstay Insurance shows retail agents how to profit from the green building trend</i>	Elisabeth Boone, CPCU	May	114

ARTICLE TITLE	AUTHOR	MONTH	PAGE
The hospitality market <i>Hard-hit hotel/motel business requires special care</i>	Dave Willis	June	30
Teeing up for profits <i>Venture Programs works with retail agents to tailor coverage for golf and country clubs</i>	Elisabeth Boone, CPCU	June	40
Hotels and motels suffer from downturn <i>The niche market provides nearly \$2.9 billion in premium</i>		June	74
Liquor liability <i>Proliferation of liquor liability laws points out need for insurance</i>	Phil Zinkiewicz	July	26
Heavy construction shows signs of life <i>Insurer specialists see opportunities among infrastructure contractors</i>	Dave Willis	July	70
Managing heavy equipment claims <i>Technology boosts recovery of stolen property</i>	Dave Willis	July	74
Play ball <i>Sports-related activities offer both challenges & opportunities in a tough economy</i>	Dave Willis	August	70
PLUS International Conference Special Section		October	89
One industry that's adding jobs: management consulting <i>The Hartford introduces professional liability policy for consultants</i>	James Lawson	October	108
A PEO can be an opportunity for agents <i>Agents can choose to write their insurance or even offer PEOs as an alternative</i>	Dave Willis	October	112
Navigating the commercial marine market <i>Wholesaler UMS charts a steady course in brown-water and blue-water marine</i>	Dave Willis	October	116
Professional liability market view <i>Tech-related coverages attract increasing interest</i>	Dave Willis	October	122
Standing guard <i>Specialists say security guard market is soft and dynamic</i>	Dave Willis	November	56
The kids are all right <i>A leader in the human services field, Irwin Siegel Agency expands its menu of youth programs</i>	Elisabeth Boone, CPCU	December	42
Bed bug battleground <i>Insurance products and programs are starting to appear that will help take the bite out of bed bug exposures</i>	Dave Willis	December	54
Specialty and surplus lines 2011 outlook <i>Next year looks much like this year</i>	Dave Willis	December	78
TECHNOLOGY			
More muscle <i>Consultative & collaborative Agency Services Group brings savvy & services to agencies</i>	Nancy Doucette	January	52
You say you want an Evolution <i>The eVo agency management system delivers powerful performance at a pleasing price</i>	Elisabeth Boone, CPCU	January	70
Click on the dotted line <i>EZBuy offers agents and carriers a free, nonproprietary e-signature solution along with other business-building features</i>	Nancy Doucette	February	48
Social Media Forum—Social media—it ain't goin' away	Tom Wetzel	March	52
Underwriting 2.0 <i>FirstBest Systems enhances agent/carrier electronic collaboration for commercial lines</i>	Nancy Doucette	March	58
A new attitude <i>The Network of Vertafore Users—rebranded and revitalized</i>	Nancy Doucette	April	34
In the loop <i>Claims download enables agents and carriers to better serve their mutual client while increasing efficiencies and reducing expenses</i>	Nancy Doucette	May	102
Avoiding those "uh-oh" moments <i>Managing your IT shouldn't be a do-it-yourself project</i>	Nancy Doucette	June	66
Social Media Forum—Social media: How to assess its costs	Tom Wetzel	June	90
Darwin 2.0—It's survival of the Web savviest <i>AgenciesOnline provides an integrated online system that leverages the agency's brand</i>	Nancy Doucette	July	32
Social Media Forum—Winning at social media	Tom Wetzel	August	84
Game changer <i>Vertafore and The Hartford are making strides in streamlining password management</i>	Nancy Doucette	August	106
Roots and wings <i>ASCNet builds on its quarter century of accomplishments</i>	Nancy Doucette	September	54
Made ya look! <i>Greenworks Video simplifies adding video to your agency Web site</i>	Nancy Doucette	October	58
Social Media Forum—To blog or not to blog	Tom Wetzel	October	62
World of mouth <i>Agents use blogs to enhance their brand, attract prospects, and stay connected with customers</i>	Nancy Doucette	November	48
But I didn't know... <i>Commonly used technology opens door for info leaks, identity theft</i>	John Chivvis	November	92
Sticky wicket <i>P-C agencies writing employee benefits are subject to recently passed privacy laws</i>	Nancy Doucette	December	74
TO THE POINT			
Combating the GEICO effect <i>Independent agents can overcome the massive ad spending by direct writers</i>	George Nordhaus	August	108